# Patient Protection and Affordable Care Act (PPACA) Required Notices

Effective January 1, 2011, under the Patient Protection and Affordable Care Act (PPACA), the City of Arlington is required to provide the following notice and disclosure regarding primary care providers (PCP) and pediatricians as PCP for a child. Also included in the required notices below is information about OB/GYN providers, prior authorization and referral information.

#### **Patient Protection Disclosure Notice**

The City of Arlington health plan generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Workforce Services 817.459.6869. Plan providers may be found by contacting United Healthcare or you may do a provider search on www.myuch.com.

For children, you may designate a pediatrician as the PCP for a child.

You do not need prior authorization from United Healthcare or from any other person (including your PCP) in order to obtain access to obstetrical or gynecological care from a health care professional in the UHC network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participant health care professions who specializes in obstetrics or gynecology, contact United Healthcare 1-866-633-2446 or complete a provider search on <a href="https://www.myuhc.com">www.myuhc.com</a>.

Update 10/6/11

Effective January 1, 2011, under the PPACA, the City of Arlington may not offer a medical plan that includes an individual lifetime maximum benefit. The City of Arlington health (Core/ Plus/ Value) plans do not include individual lifetime maximum benefits. However, we are required to provide you with the following Notice:

#### <u>Lifetime Limit No Longer Applies and Enrollment Opportunity Notification</u>

The lifetime limit on the dollar value of benefits under the City of Arlington medical plan no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll in the plan. Individuals have 30 days from the date of this notice to request enrollment. For more information contact Workforce Services to request re-enrollment.

Update 10/6/11

Effective January 1, 2011, under the PPACA), the City of Arlington will extend dependent coverage for employee/retiree dependents until age 26. The City's previous policy included dependents until age 25. Following is the required Notice regarding this change:

## Notice of Opportunity to Enroll in connection with Extension of Dependent Coverage to Age 26

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before the attainment of age 26 are eligible to enroll in a City of Arlington medical, dental and/or vision plan. Individuals may request enrollment during the annual open enrollment for such children. Enrollment will be effective January 1, 2012. For more information contact Workforce Services 817.459.6869.

Update 10/6/11

## **Grandfathered Health Plan Status**

The City of Arlington believes our health plan coverage is a "grandfathered plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator - Workforce Services 817.459.6869. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. This website has a table summarizing which protections do and do not apply to grandfathered health plans. You may also contact the U.S. Department of Health and Human Services at <a href="https://www.healthreform.gov">www.healthreform.gov</a>.

Update 10/6/11